# Eligibility Overview and ACA

Presentation to Night MAC June 26, 2013

#### Our Mission:

Improving health care access and outcomes for the People we serve while demonstrating sound stewardship of financial resources

#### **Overview**

- Eligibility Overview
  - Application Process & Partners
  - > Criteria
  - > Categories
- Upcoming Changes
  - Policy/Criteria
  - > Technology



# Partners who Accept Applications

- 64 County Departments of Human/Social Services
- 8 Medical Assistance Sites (MA)
- 3 School Based Application Sites
- 130 Presumptive Eligibility Sites (PE)
- 224 Certified Application Assistance Sites (CAAS)
- 1 CHP+ Contractor
- 130 Breast and Cervical Cancer Program (BCCP) Sites
- 46 Agencies making level of care determinations
  - 23 Single Entry Point Agencies (SEP)
  - 20 Community Centered Boards (CCB)
  - 3 Private Case Management Agencies
- Social Security Administration (SSA)
- Child Welfare Offices



# Who Can Apply?

Anyone

 Authorized representative or someone acting on behalf of an incompetent or incapacitated client or for any children in the household

#### Different Applications

- Application for Medical Assistance
  - For anyone applying for only for Medical Assistance
    - Include the Medicaid Disability Application and Release Forms for anyone applying on basis of disability
      - Individuals over age 65 do not need the Disability Application
- Application for Public Assistance
  - For anyone applying for both medical and financial programs

#### Who Can Help with the Application?

- Anyone
- Our Partners listed on Slide 4

#### Where do I send my Application?

- County Office where you live (county of residence)
- Other Partner Sites
- Online

# Medical Processing Times

–90 day limit on applications that require a disability determination

— 45 day limit on all other applications

#### **Notices**

- Approvals
- Denials
- Terminations (10 day noticing)
- Requests for Additional Information (Verification Checklist) / Documents
- Redetermination Requests
  - Auto Re-enrollment

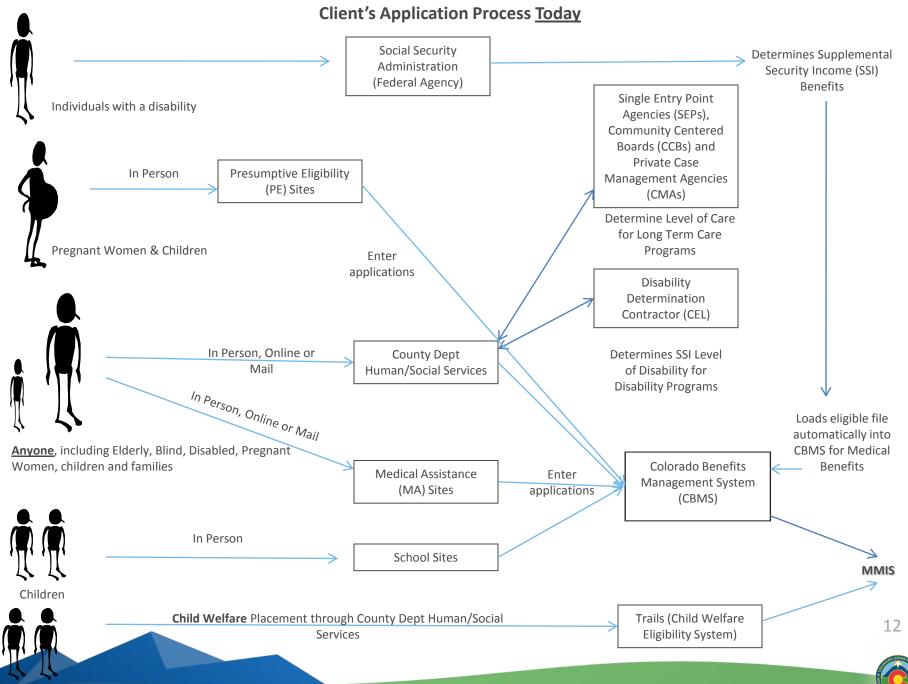
# Eligibility Begin Dates

Application Date

- Up to 3 months prior to Application Date
  - If you have medical bills and are eligible during those months

- Date on which you meet the eligibility criteria
  - Disability determinations
  - Income & Resources







#### Criteria

- Residency
- Citizenship
- Identity
- Household Composition
- Income

Long Term Care/Adult Programs Only

- Above, plus:
- Resources
- Disability



#### Residency

Applicant must be a Colorado Resident

'Here today and intend to stay'



#### Citizenship

- U.S. Citizens and most legal immigrants who arrived before 8-22-96 meet the citizenship criteria
- U.S. Citizens must provide documentation of their citizenship and identity due to the Deficit Reduction Act of 2005
  - Interface with SSA can verify citizenship and identity
- Legal immigrants must provide documentation of their immigrant status due to the Personal Responsibility and Work Opportunity Act of 1996

# Citizenship Exception

- Immigrants who arrived after 8-22-96 can not receive full Medicaid for 5 years from date of entry
  - Unless they fall into a mandatory coverage group: veteran, active duty, spouse, child, un-remarried spouse of veteran, Hmong or Highland Lao veteran; Refugee; Asylee; Granted withholding of deportation; Cuban or Haitian entrant; Amerasian.
  - Can only receive Emergency Medicaid (Previously called 'Undocumented Alien' population)



#### Citizenship Exception

- The following U.S. Citizens are exempt from providing citizenship and identity documents:
  - Medicare recipients
  - SSI recipients
  - SSDI recipients
  - Needy Newborns
  - IV-E & IV-B Foster Children
  - Presumptive Eligibility recipients

# Household Composition

- Varies by eligibility category
- Parents, caretaker relatives, dependent children
- Applicant with Spouse
- Applicant alone

#### Income

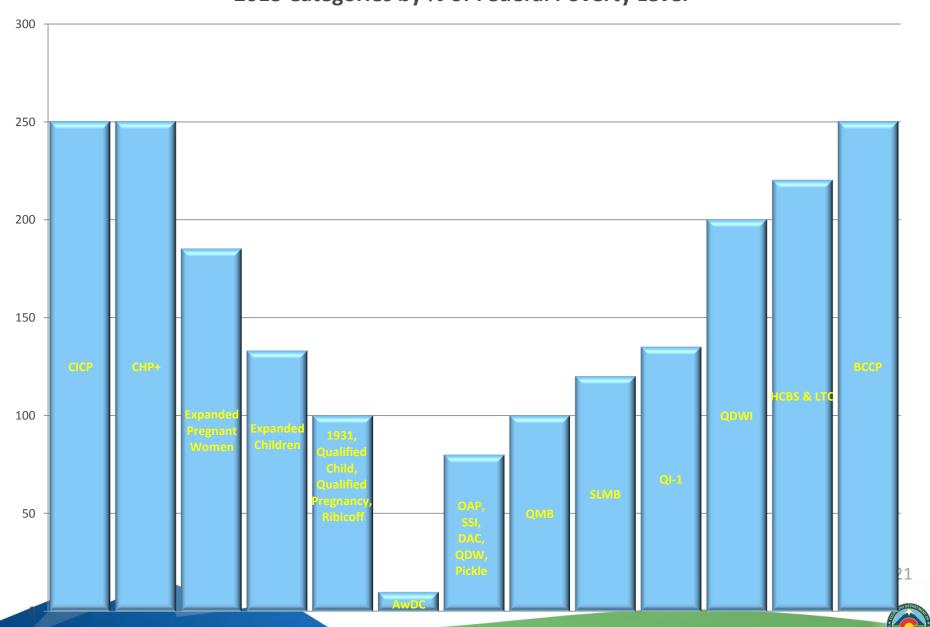
- Anything a person receives in the current/prior month which can be used to meet their needs for food, clothing, and shelter
  - This may be cash or in-kind
  - May either be earned or unearned
- INCOME LIMITS vary by category of assistance
  - Clients must meet income guidelines for the category of assistance for which they are applying



# FAMILY MEDICAID Monthly Maximum Income Guidelines Effective April 1, 2013

Family Size	1931, Qualified Pregnant Women and Children, 100% Poverty Level	Expanded and Ribicoff Children 133% Poverty Level	Pregnant Women 185 % Poverty Level
1	\$958	\$1,274	\$1,772
2	\$1,293	\$1,720	\$2,392
3	\$1,628	\$2,165	\$3,011
4	\$1,963	\$2,611	\$3,631
5	\$2,298	\$3,056	\$4,251
6	\$2,633	\$3,502	\$4,871
7	\$2,968	\$3,947	\$5,490
8	\$3,303	\$4,393	\$6,110
For each additional person add	\$335	\$446	\$620
	o 1931 Family Medicaid children up to age 18, unless graduate before 19 o Qualified children up to age 6	o Children up to age 19	o Pregnant Women

#### **2013** Categories by % of Federal Poverty Level



#### Resources

- The value or equity value of assets held by the applicant or countable family members
- Limits vary by category of assistance
  - Family Medicaid & CHP+ categories do not count resources
- Examples of countable resources:
  - checking/savings accounts, stocks, bonds, IRA's, 401k's, and mutual funds, some vehicles, secondary property
- Examples of exempt resource:
  - home you live in, wedding/engagement rings, prosthetic devices, dialysis machines, hospital beds, wheelchairs

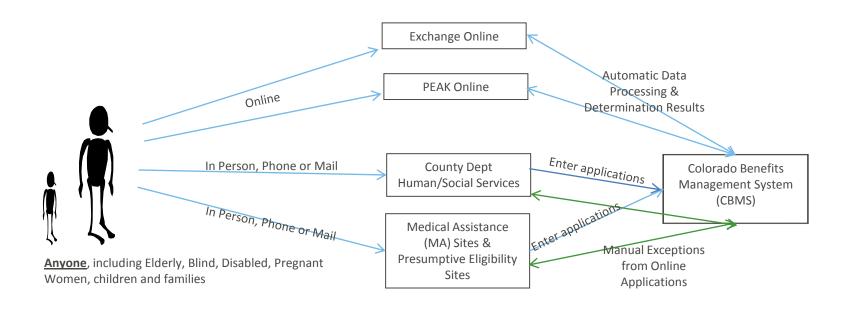
# Disability

- SSI Disability Criteria
  - Disability means inability to engage in any substantial gainful activity due to a physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for 12 months or longer
  - Age 65 or older meets disability criteria
- Long Term Care and HCBS
  - Individuals must also meet the Level of Care for Nursing Facility Placement



# Client's Application Process <u>Tomorrow</u>

Same as today, plus online through Exchange

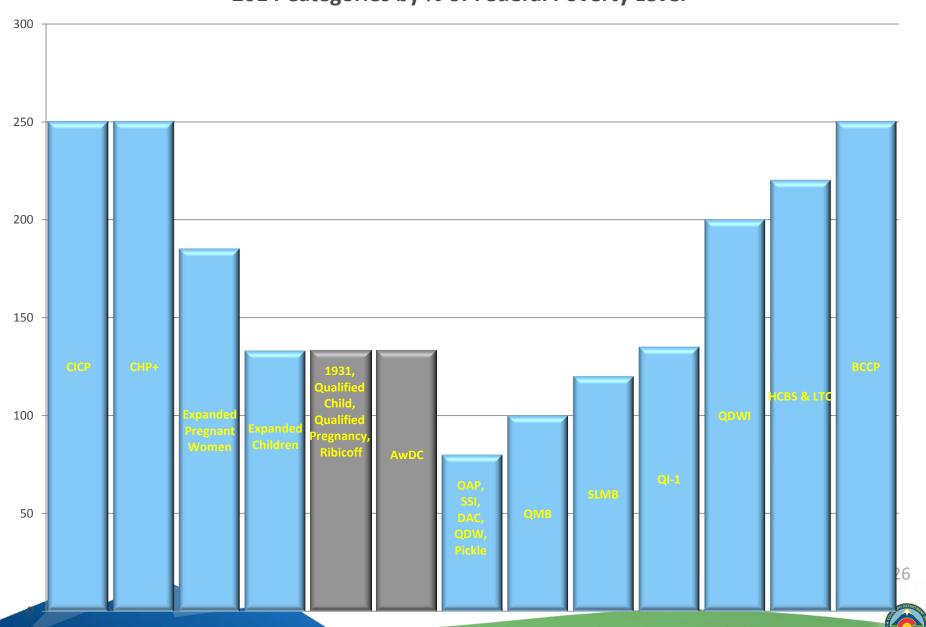


#### **Eligibility Changes with ACA**

- Income and Household counting methodology (MAGI)
- Phone Applications
- Online through the Exchange
- Increased income limit for:
  - > AwDC from 10% to 133%
  - > Parents from 100% to 133%
- Improved Technology Rebuilding
- Real time determinations
- Verifying Criteria through Electronic Data Sources



#### **2014** Categories by % of Federal Poverty Level



# Questions & Discussion